

Fill in this information to identify the case:

Debtor 1 Richard Martin GainesDebtor 2 Brenda Yvonne Gaines  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-12974

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.

Court claim no. (if known): 18Last 4 digits of any number you use to  
identify the debtor's account:0 6 7 6

Date of payment change:

Must be at least 21 days after date  
of this notice06/01/2024

New total payment:

\$ 666.30

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 299.86New escrow payment: \$ 235.39**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Richard Martin Gaines  
First Name Middle Name Last Name

Case number (if known) 19-12974

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/** Christine Kinderdine  
Signature

Date 04/17/2024

Print: Christine Kinderdine  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company PNC Bank, N.A.

Address 3232 Newmark Drive  
Number Street  
Miamisburg OH 45342  
City State ZIP Code

Contact phone 866-754-0659

Email bankruptcy@pnc.com



BRENDA Y GAINES  
RICHARD M GAINES  
PO BOX 49168  
PHILADELPHIA PA 19141-9168

LOAN NUMBER: [REDACTED]  
PREPARED: April 08, 2024

CUSTOMER SERVICE 1-800-822-5626

[pnc.com/mortgagecustomercare](https://pnc.com/mortgagecustomercare)

## Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	June, 2024	June, 2023
Payment Amount	\$666.30	\$730.77
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$430.91	\$430.91
Escrow Items	\$235.50	\$235.50
Escrow Surplus/Shortage Amount	-\$0.11	\$64.36
Total Monthly Payment	\$666.30	\$730.77
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$74.66	\$74.66
Monthly Insurance Amount	\$160.84	\$160.84
Monthly MIP/PMI Amount	\$0.00	\$0.00
Monthly Surplus/Shortage Amount	-\$0.11	\$64.36
Total Monthly Escrow Amount	\$235.39	\$299.86
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$895.87	\$895.87
Annual Insurance Amount	\$1,930.07	\$1,930.07
Annual MIP/PMI Amount	\$0.00	\$0.00
Total Annual Escrow Collection Amount	\$2,825.94	\$2,825.94

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

*PNC Bank  
Attn: Tax Department-B6-YM13-01-7  
P.O. Box 1804  
Dayton, OH 45401-1804*

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

*PNC Bank, NA  
ISAOA ATIMA  
P.O. Box 7433  
Springfield, OH 45504  
1-888-229-5429*

If there is a shortage in my escrow account, what should I do?

The shortage in your recent escrow analysis was automatically spread across upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment , please contact us via the following options. Visit a local Branch, visit our Online Banking, or call our Customer Care team.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

<b>Website / Online Loan Information</b> <b>Account Access 24 hours a day – 7 days a week</b> <b>pnc.com/mortgagecustomercare</b>	<b>Voice Connect / Customer Service</b> <b>Convenient • Toll-Free • Easy-To-Use</b> <b>1-800-822-5626</b>
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Mailing Addresses:

<b>Customer Service Inquiries</b> <b>PNC Bank, NA</b> <b>Attn: Customer Service Research</b> <b>B6-YM07-01-7</b> <b>P.O. Box 1820</b> <b>Dayton, OH 45401-1820</b> <small>PNC Bank, a division of PNC Bank, National Association</small>	<b>Overnight / Express Mail Payments</b> <b>C/O PNC Bank</b> <b>Lockbox 771021</b> <b>350 East Devon Ave</b> <b>Itasca, IL 60143</b>
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LOAN NUMBER: [REDACTED]  
DATE: April 08, 2024

PROPERTY ADDRESS:  
1500 ORLAND STREET  
PHILADELPHIA, PA 19126

[REDACTED]  
  
BRENDA Y GAINES  
RICHARD M GAINES  
PO BOX 49168  
PHILADELPHIA PA 19141-9168

**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	430.91
Escrow	235.50
Prorated Escrow Shortage	64.36
Total Payment	730.77

**NEW PAYMENT INFORMATION**

Principal & Interest	430.91
Escrow	235.50
Prorated Escrow Surplus	-0.11
<b>Total Payment</b>	<b>666.30</b>
<b>New Payment Effective Date</b>	<b>06/01/24</b>

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HAZARD INS	\$1,930.07		BEGINNING BALANCE		378.27	1,930.06
CITY TAX	\$895.87				613.77	2,165.56
		June 235.50			-1,080.80 *	470.99 **
		July 235.50	HAZARD INS	1,930.07	-845.30	706.49
		August 235.50			-609.80	941.99
		September 235.50			-374.30	1,177.49
		October 235.50			-138.80	1,412.99
TOTAL DISBURSEMENTS	\$2,825.94	November 235.50			96.70	1,648.49
		December 235.50			332.20	1,883.99
DIVIDED BY 12 MONTHS		January 235.50			567.70	2,119.49
MONTHLY ESCROW DEPOSIT	\$235.50	February 235.50			-92.67	1,459.12
		March 235.50	CITY TAX	895.87	142.83	1,694.62
		April 235.50			378.33	1,930.12
		May 235.50				
CALCULATION OF ESCROW ADJUSTMENT						
BEGINNING PROJECTED BALANCE	\$378.27					
BEGINNING REQUIRED BALANCE	\$1,930.06					
ESCROW SURPLUS	\$0.11					

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

**IMPORTANT MESSAGES**

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT



Your escrow account has a surplus balance of \$0.11. Federal law allows surpluses less than \$50.00 to be applied to reduce your payment. Your surplus has been applied to reduce your payments by \$0.11 for 1 month starting June 2024.

Your projected escrow balance as of 5/31/24 is 378.27. Your required escrow balance, according to this analysis, should be 1,930.06. This means you have a surplus balance of \$0.11. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$470.99, as it does in July. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

**Projected Activity from the Previous Analysis**

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			1,930.06
06/23		235.50		2,165.56
07/23	HAZARD INS	235.50	1,930.07	470.99 **
08/23		235.50		706.49
09/23		235.50		941.99
10/23		235.50		1,177.49
11/23		235.50		1,412.99
12/23		235.50		1,648.49
01/24		235.50		1,883.99
02/24		235.50		2,119.49
03/24	CITY TAX	235.50	895.87	1,459.12
04/24		235.50		1,694.62
05/24		235.50		1,930.12
TOTAL		2,826.00	2,825.94	

**Account History**

This is a statement of actual escrow account activity from April 2023 through May 2024. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$730.77 of which \$430.91 was your Principal and Interest payment and \$235.50 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-3,569.82
04/23		213.30		-3,783.12
05/23		213.30		-3,569.82
06/23		213.30		-3,356.52
07/23	HAZARD INS	426.60	1,930.07	-4,859.99
10/23		1,279.80		-3,580.19
11/23		1,135.33		-2,444.86
12/23		683.83		-1,761.03
01/24		767.94		-993.09
02/24	CITY TAX	899.58	895.87 *	-989.38
03/24		767.93	*	-221.45
04/24		299.86 e		78.41
05/24		299.86 e		378.27
TOTAL		7,200.63	2,825.94	

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/mortgagecustomercare](https://pnc.com/mortgagecustomercare) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

## Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at 1-800-822-5626.

Or



Send a written request to the address below:  
PNC Bank  
P.O. Box 8736  
ATTN: Mortgage Insurance Department - B6-YM13-01-5  
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

IN RE: Richard Martin Gaines Brenda Yvonne Gaines	Case No. 19-12974 Judge Ashely M. Chan Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 04/17/2024 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: MICHELLE LEE  
Trustee: KENNETH E. WEST  
Office of the United States Trustee

Further, I certify that, on 04/17/2024 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Richard Martin Gaines                      1500 Orland Street  
Philadelphia, PA 19126

Brenda Yvonne Gaines                      1500 Orland Street  
Philadelphia, PA 19126

By: /s/ Christine Kinderdine  
Christine Kinderdine  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg, OH 45342  
866-754-0659